

Fill in this information to identify the case:

Debtor 1 RICKY FREEBOROUGH
Debtor 2 SUSAN FREEBOROUGH
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania
Case number 21-10287-JCM

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Freedom Mortgage Corporation

Court claim no. (if known): 9

Last four digits of any number you 9086
use to identify the debtor's account:

Date of payment change: 09/01/2023
Must be at least 21 days after date of
this notice

New total payment: \$490.82
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- ☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non bankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 168.19 **New escrow payment:** \$ 160.97

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non bankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% **New interest rate:** _____%

Current principal and interest payment: \$ _____ **New principal and interest payment:** \$ _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ **New mortgage payment:** \$ _____

Debtor1 RICKY FREEBOROUGH
First Name Middle Name

Last Name

Case number (if known) 21-10287-JCM

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Mario Hanyon
Signature

Date 08/03/2023

Print: Mario Hanyon (203993)

First Name

Middle Name

Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 3825 Forrestgate Dr.
Number Street

Winston-Salem, NC 27103
City State ZIP Code

Contact phone 844-856-6646

Email PABKR@brockandscott.com

Document Page 3 of 8
**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**
Erie Division

| | |
|---|---|
| IN RE: RICKY FREEBOROUGH AND SUSAN FREEBOROUGH | Case No. 21-10287-JCM Chapter 13 |
| Freedom Mortgage Corporation, Movant | Hearing Date: TBD Hearing Time: TBD Objection Date: TBD |
| vs. | |
| RICKY FREEBOROUGH AND SUSAN FREEBOROUGH, Debtors and Ronda J Winnecour Respondent | |

CERTIFICATE OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE

I certify under penalty of perjury that on this day, I served or caused to be served the Notice of Mortgage Payment Change on the parties at the addresses shown below or on the attached list.

The type(s) of service made on the parties (first-class mail, electronic notification, hand delivery, or another type of service) was:

Via CM/ECF electronic notice:

Tina M. Fryling, Esq.
4402 Peach Street, Suite 3
Erie, PA 16509
Counsel for Debtor

Ronda J Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
Chapter 13 Trustee

Office of the United States Trustee
Liberty Center.
1001 Liberty Avenue, Suite 970
Pittsburgh, PA 15222
US Trustee

Via First Class Mail:

RICKY FREEBOROUGH
68 MOUNTAIN
TIDIOUTE, PA 16351

SUSAN FREEBOROUGH
68 MOUNTAIN
TIDIOUTE, PA 16351
Debtor

If more than one method of service was employed, this certificate of service groups the parties by the type of service. For example, names and addresses of parties served by electronic notice will be listed under the heading "Via CM/ECF electronic notice" and those served by mail will be listed under the heading "Via First Class Mail".

EXECUTED ON: August 3, 2023

/s/Mario Hanyon

Andrew Spivack, PA Bar No. 84439

Matt Fissel, PA Bar No. 314567

Mario Hanyon, PA Bar No. 203993

Ryan Starks, PA Bar No. 330002

Jay Jones, PA Bar No. 86657

Attorney for Creditor

BROCK & SCOTT, PLLC

3825 Forrestgate Drive

Winston Salem, NC 27103

Telephone: (844) 856-6646

Facsimile: (704) 369-0760

E-Mail: PABKR@brockandscott.com

PAWB Local Form 7 (07/13)

Escrow Account Disclosure Statement

Account Information

[REDACTED]

SUSAN FREEBOROUGH
68 MOUNTAIN LN
TIDIOUTE PA 16351-5612

Loan Number: [REDACTED]
Property Address: 68 MOUNTAIN LN
TIDIOUTE PA 16351

Statement Date: 07/25/2023
Current Payment Amount: \$498.04

New Payment Amount: \$490.82
New Payment Effective Date: 09/01/2023

You are receiving this statement because you have an escrow account with us. We have safeguards in place to ensure there is enough money in your account to cover your homeowner's insurance, real estate taxes and mortgage insurance, if applicable. However, changes in your taxes and insurance could result in a shortage or surplus in your escrow account.

Based on our most recent escrow analysis, you have a surplus of \$299.18. A surplus check in the amount of \$299.18 to be printed and mailed in a separate document.

| | |
|----------------------------|----------|
| Projected Minimum Balance | \$621.12 |
| - Required Minimum Balance | \$321.94 |
| Surplus | \$299.18 |

The required minimum balance (also known as the escrow cushion) is the amount that you are required to pay into your escrow account to cover unanticipated disbursements for escrow items or for disbursements that have to be made before the monthly escrow payments are available in your escrow account.

Part 1 provides your current and the new escrow payment amounts. Part 2 shows what has already happened in your account while Part 3 shows what we anticipate happening in your account over the next 12 months. As tax and insurance amounts may be subject to change each year, the amounts in Part 3 are only estimates.

PART

1

Your Mortgage Payment

Payment information beginning with your 09/01/2023 payment

| Payment Information | Current Monthly Payment | New Monthly Payment |
|-----------------------|-------------------------|---------------------|
| Principal & Interest: | \$329.85 | \$329.85 |
| Escrow Payment: | \$168.19 | \$160.97 |
| Total Payment: | \$498.04 | \$490.82 |

Surplus check will be sent under separate cover.

PART2

Your Escrow Account History

The chart below compares what we projected to occur with actual activity in your escrow account since the last analysis.

| Previous Year's Projections (Estimated) | | | | | Actual Activity | | | | |
|---|------------|------------|-------------------|------------|-----------------|------------|------------|-------------------|------------|
| Date | Paid In | Paid Out | Description | Balance | Date | Paid In | Paid Out | Description | Balance |
| | | | Beginning Balance | \$1,292.31 | | | | Beginning Balance | \$1,428.97 |
| Sep 2022 | \$168.19 | \$0.00 | | \$1,460.50 | Sep 2022 | \$168.19 | \$480.76 * | | \$1,116.40 |
| Sep 2022 | \$0.00 | \$0.00 | | \$1,460.50 | Sep 2022 | \$0.00 | \$737.92 | SCHOOL/ISD TAX | \$378.48 |
| Oct 2022 | \$168.19 | \$811.55 | SCHOOL/ISD TAX | \$817.14 | Oct 2022 | \$336.38 | \$0.00 | | \$714.86 |
| Oct 2022 | \$0.00 | \$480.76 | TOWNSHIP TAX | \$336.38 | Oct 2022 | \$0.00 | \$0.00 | | \$714.86 |
| Nov 2022 | \$168.19 | \$0.00 | | \$504.57 | Nov 2022 | \$168.19 | \$0.00 | | \$883.05 |
| Dec 2022 | \$168.19 | \$0.00 | | \$672.76 | Dec 2022 | \$168.19 | \$0.00 | | \$1,051.24 |
| Jan 2023 | \$168.19 | \$0.00 | | \$840.95 | Jan 2023 | \$168.19 | \$0.00 | | \$1,219.43 |
| Feb 2023 | \$168.19 | \$0.00 | | \$1,009.14 | Feb 2023 | \$0.00 | \$0.00 | | \$1,219.43 |
| Mar 2023 | \$168.19 | \$0.00 | | \$1,177.33 | Mar 2023 | \$168.19 | \$0.00 | | \$1,387.62 |
| Apr 2023 | \$168.19 | \$0.00 | | \$1,345.52 | Apr 2023 | \$168.19 | \$0.00 | | \$1,555.81 |
| May 2023 | \$168.19 | \$0.00 | | \$1,513.71 | May 2023 | \$168.19 | \$713.00 * | | \$1,011.00 |
| Jun 2023 | \$168.19 | \$726.00 | HOMEOWNERS | \$955.90 | Jun 2023 | \$168.19 | \$0.00 | | \$1,179.19 |
| Jul 2023 | \$168.19 | \$0.00 | | \$1,124.09 | Jul 2023 | \$168.19 | \$0.00 | | \$1,347.38 |
| Aug 2023 | \$168.19 | \$0.00 | | \$1,292.28 | Aug 2023 | \$0.00 | \$0.00 E | | \$1,347.38 |
| Total | \$2,018.28 | \$2,018.31 | | | Total | \$1,850.09 | \$1,931.68 | | |

An asterisk (*) indicates a difference in that month between the actual activity and the estimated activity.

When applicable, the letter “E” beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

A double asterisk (**) indicates a difference in that month between the actual activity and the estimated activity due to interest payable on escrow which is not estimated.

LOAN NUMBER: [REDACTED]

(This section intentionally left blank)

SUSAN FREEBOROUGH
68 MOUNTAIN LN
TIDIOUTE PA 16351-5612

| Account Information | | Page 2 |
|-----------------------------|-------------------------------------|--------|
| Loan Number: | | |
| Property Address: | 68 MOUNTAIN LN TIDIOUTE PA 16351 | |
| Statement Date: | 07/25/2023 | |
| Current Payment Amount: | \$498.04 | |
| New Payment Amount: | \$490.82 | |
| New Payment Effective Date: | 09/01/2023 | |

PART

3

Expected Escrow Payments over the next 12 Months

| | | |
|---------------------|------------|--|
| HOMEOWNERS | \$713.00 | Freedom expects to pay \$1,931.68 over the next 12 months. Here's how to calculate your new monthly escrow payment: |
| SCHOOL/ISD TAX | \$737.92 | |
| TOWNSHIP TAX | \$480.76 | |
| Total Disbursements | \$1,931.68 | |
| | | Total Disbursements: \$1,931.68 |
| | | ÷ 12 Months: 12 |
| | | New Monthly Escrow Payment \$160.97 |

Summary of Your Projected Escrow Account for the Coming Year

| Date | Payment to Escrow | What We Expect to Pay Out | Description | Your Actual Balance | Balance Needed In Your Account |
|------------|-------------------|---------------------------|-------------------|---------------------|--------------------------------|
| | | | Beginning Balance | \$1,517.86 | \$1,218.68 |
| Sep 2023 | \$160.97 | \$0.00 | | \$1,678.83 | \$1,379.65 |
| Oct 2023 | \$160.97 | \$737.92 | SCHOOL/ISD TAX | \$1,101.88 | \$802.70 |
| Oct 2023 | \$0.00 | \$480.76 | TOWNSHIP TAX | \$621.12 | \$321.94 * |
| Nov 2023 | \$160.97 | \$0.00 | | \$782.09 | \$482.91 |
| Dec 2023 | \$160.97 | \$0.00 | | \$943.06 | \$643.88 |
| Jan 2024 | \$160.97 | \$0.00 | | \$1,104.03 | \$804.85 |
| Feb 2024 | \$160.97 | \$0.00 | | \$1,265.00 | \$965.82 |
| Mar 2024 | \$160.97 | \$0.00 | | \$1,425.97 | \$1,126.79 |
| Apr 2024 | \$160.97 | \$0.00 | | \$1,586.94 | \$1,287.76 |
| May 2024 | \$160.97 | \$0.00 | | \$1,747.91 | \$1,448.73 |
| Jun 2024 | \$160.97 | \$713.00 | HOMEOWNERS | \$1,195.88 | \$896.70 |
| Jul 2024 | \$160.97 | \$0.00 | | \$1,356.85 | \$1,057.67 |
| Aug 2024 | \$160.97 | \$0.00 | | \$1,517.82 | \$1,218.64 |
| \$1,931.64 | | \$1,931.68 | | | |

The required minimum balance, as indicated by the asterisk (*) in the summary above, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your minimum balance may include up to two months of escrow payments (excluding PMI/MIP) to cover increases to your taxes and homeowners insurance.

PART

4

What This Means to You

Your escrow balance is more than the amount needed in your account. The resulting surplus is \$299.18. Federal Law requires that any surplus of \$50.00 or greater must be returned to you within 30 days from the date of analysis.

Did you know by having recurring payments set up through FreedomMortgage.com, we'll adjust for any changes in your monthly payment automatically? However, if you have automatic bill pay through your bank, you'll need to contact them directly to adjust your payment. To sign up for recurring payments, login to your Freedom Mortgage account or register today at MyAccount.FreedomMortgage.com.

PART

5

How You Can Reach Us with Questions

Should you have any questions regarding the information provided in this statement please do not hesitate to contact us at (855) 690-5900. Customer Care representatives are available to assist you Monday through Friday 8:00am – 8:00pm and Saturday 9:00am – 2:00pm Eastern Time.



PO BOX 50428
INDIANAPOLIS, IN 46250-0401

Escrow Account Disclosure Statement

Account Information

Loan Number: [REDACTED]
Property Address: 68 MOUNTAIN LN
TIDIOUTE PA 16351

Statement Date: 07/25/2023
Current Payment Amount: \$498.04

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[REDACTED]
SUSAN FREEBOROUGH
68 MOUNTAIN LN
TIDIOUTE PA 16351-5612

FREEDOM MORTGAGE CORPORATION IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

IMPORTANT NOTICE: TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR REGULATORY COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.

LOAN NUMBER: [REDACTED]